BankBot with Beta Transfer functionality

Knight consulting

Problem

1. Interest not optimised.

2. Account can fall into overdraft, which I hate.

3. No science to Donations - purely emotional and/or fixed amount at the moment.

4. Want to positively influence spending behaviour

Solution

1. Automated transfers to maintain main account balance at optimum.

2. "SinTax" calculation and provision, whereby a percentage of "bad" spend gets ring-fenced for donation.

Benefit

1. Interest optimisation.

2. Overdraft avoidance.

3. Positive influence on spending behaviour

4. Positive societal impact via donations linked to behaviour.

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